



## Beam Technologies Inc.

### Privacy Policy

#### Introduction

Beam Technologies Inc., Beam Dental Insurance Services LLC, Beam Insurance Administrators LLC, Beam Perks LLC, and Beam Insurance Services LLC, (collectively, “Beam,” “we,” “us,” or the “Plan”) is committed to the privacy of its users and online visitors. These entities have designated themselves as a single affiliated covered entity for purposes of the privacy rules under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and the Health Information Technology for Economic and Clinical Health Act of 2009 (“HITECH”). Each has agreed to abide by the terms of this Privacy Policy and may share Personal Information (defined below) with each other as necessary for treatment, payment or to carry out health care operations, or as otherwise necessary and/or permitted by law.

Beam respects the privacy of all visitors to the Websites, and has therefore put this Privacy Policy in place between you and Beam to inform you how we collect, use, share and protect your Personal Information that Beam collects through the Websites and/or the App. Upon your request, a hard copy of this Privacy Policy will be available to you. This Privacy Policy is not intended to and does not create any contractual or other legal right in or on behalf of any person.

#### Scope

Beam provides a website, a mobile-enabled website, and a mobile app:

“www.beam.dental,” “app.beam.dental,” and all subdomains (the “Websites”); and

“Beam” for the Android platform and “Beam Dental” for the iOS platform (the “App”).

The Websites and the App allow our members and other users to view health-related information, communicate with our staff, arrange for clinical and health plan services, and access additional services.

**PLEASE READ THIS PRIVACY POLICY STATEMENT CAREFULLY.** It explains how Beam collects information about you (whether you are a parent or a child) through the Websites and App; and how this information is then used or disclosed. We may update this Privacy Policy from time to time by posting the updated terms on the Websites. You are responsible for periodically reading this statement.

By using the Websites, you acknowledge that you have read this Privacy Policy statement and consent to our privacy practices as described in this statement, which includes our use and disclosure of Personal Information for the purposes described below. You further affirm your consent by becoming a registered member or submitting Personal Information to or through the Websites. If you do not agree with any terms in this Privacy Policy, your remedy is to discontinue use of the Websites.



*We do not intentionally gather Personal Information about visitors who are under the age of 13. By submitting Personal Information to the Websites, you represent that you are over the age of 13.*

Residents of the State of California, please also read Your California Privacy Rights to understand additional rights you may have pursuant to California Civil Code Section 1798.83.

**IF YOU DO NOT CONSENT TO OUR PRIVACY PRACTICES AS DESCRIBED IN THIS PRIVACY POLICY, PLEASE DO NOT USE OR ACCESS THE WEBSITES.**

### Information Collection

We collect two types of information from you and other visitors to the Websites: (1) “Personal Information” (as described below) and (2) “Non-Personal Information” (as described below).

Personal Information is any identifiable information about you uniquely, such as:

- Contact information (such as name, address, email address and telephone number);
- Demographic information (such as age, date of birth, gender, marital status, ZIP code, and household composition);
- Financial information (such as social security number, bank account information, or credit card information); and
- Health Information (such as information submitted on a health insurance enrollment application)

Beam may get Personal Information about you from sources such as:

Information You Provide. We may collect Personal Information when you register for a Beam account, use our Websites, or if you correspond with us. We may also collect additional information you provide to us about your company or employer, your family, and your benefits, which we will consider to be Personal Information if it is linked to your identifying information. We may combine this information with data we collect from you through other methods, such as telephone conversations or electronic document exchange services, including your social security number, bank account number and other financial information.

Information from Third-Parties. We may collect information about you from third-parties, such as your employer.

Beam uses this information to analyze web traffic and customer traffic for purposes of tailoring and improving services and support. This information may also be used to disseminate additional or new information on products, services, or policies. Additionally, Beam may also collect information that is volunteered on the Websites, like an email address, if you contact us ([support@beam.dental](mailto:support@beam.dental)), make an inquiry on the Websites, respond to a survey query, if you contact Beam via telephone, etc.

Internet Protocol (IP) Address. Your “IP address” is a number that lets computers attached to the Internet know where to send you data, such as the screens and pages of the Websites that you view. We use this information to deliver our screens and pages to you upon request, to tailor the



Websites to the interests of you and our other visitors, and to measure traffic to and within the Websites using session cookies;

**Cookies.** We use cookies and similar technologies for a variety of purposes to enhance your online experience and information about our services, for example by remembering your log-in status, your preferred content types, etc. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use the Websites, but your ability to use some features or areas of the Websites may be limited (more below).

**Demographic Information.** Based on our collection of your geolocation such as a submitted zip code or your IP address, we may extrapolate demographic characteristics about you. This data is not unique to you but refers to selected population characteristics, based on your geolocation and may include, age, preferences, gender, race or ethnicity, occupation, career history, interests, and favorites.

**Click-through URL.** In some of our email messages we use a click-through URL linked to content on the Websites. When visitors click one of these URLs, they pass through our web server before arriving at the destination web page. We track this click-through data to help us determine interest in particular topics and measure the effectiveness of our communications. If you prefer to avoid this type of tracking, avoid clicking text or graphic links on the Websites or in emails related to the Websites. Alternatively, you can opt-out of receiving emails (explained below).

**Web Beacons.** A web beacon, or clear gif, is an object embedded in a web page or email, which invisibly allows checking that a user has accessed the content. Beam uses web beacons to engage in remarketing to sites such as Facebook and Google (explained below).

(To learn more about cookies, web beacons/clear gifs and related technologies and how you may opt-out of some of this tracking, you may wish to visit <http://www.allaboutcookies.org> and/or the Network Advertising Initiative's online resources, at <http://www.networkadvertising.org>.)

By submitting Personal Information through the Websites, you consent to the processing of your Personal Information in the United States, or where it was collected, where laws for processing Personal Information may be different than outlined in this Policy.

**Non-Personal Information.** Non-Personal Information can be technical information or it can be demographic information, such as your age, gender, or interests. Non-Personal Information does not identify you personally. If you do provide us with Non-Personal Information, we may use it for the purposes described in this statement or any other legal purpose.

### **Use of Information**

You will have the option to opt-out of promotional communications from Beam. The Personal Information submitted to Beam on a voluntary basis will primarily be used to respond directly to you as a service tool or to disseminate information about Beam products or services. You have the right to opt-out of receiving the latter information at any time. Beam will not contact you outside these parameters unless related to a purchase. Beam reserves the right to use and disclose Personal Information to third-parties for internal business analysis. If you provide



feedback to Beam, we may use such feedback for any purpose, though Beam will not attribute the feedback to you personally in any way.

Except as otherwise stated in this document, Beam will not sell your Personal Information to, or share your Personal Information with third-parties. All third-parties are required to only use information to provide their services for Beam and are bound by business associate agreements. Beam may be acquired by another company, create a joint venture, or in some manner sell or license the rights to related products or technologies guided by this document. In these cases, your Personal Information may be possessed by another entity. Beam will require any entity in these cases to honor this Privacy Policy.

Beam has no responsibility for outside websites, products, or content that may be linked in some manner to Beam property.

### Data Storage

Beam uses cloud-based, third-party providers with high security and privacy standards that are HIPAA-compliant. If you have any further questions about how Beam stores your data, we would be happy to answer your questions at [support@beam.dental](mailto:support@beam.dental).

### Data Sharing and Retention

Beam will not sell your Personal Information to any other third-party. We do not currently share your Personal Information with any outside third-parties in order for them to market directly to you.

Beam may disclose your Personal Information to third-parties for the following reasons:

- to provide you with services that you have requested, or for other reasons related to the operation of our business, including the information uses listed above. In the event we provide Personal Information to third-parties, they are restricted from using this data in any way other than to provide the required services for us;
- to comply with relevant laws or court orders, to protect the rights or property of Beam or relevant third-parties, to discover or prevent fraud, or if Beam feels in good faith that it is necessary; and
- to affiliated entities or third-parties in connection with the actual or prospective sale or transfer of some or all of a business to which you submitted your information, or in the event of a corporate change. We may share your Personal Information with Beam affiliated companies and subsidiaries for marketing reasons.

Your Personal Information and Non-Personal Information may be stored in Beam databases, affiliated company or subsidiary databases, or databases managed by third-party service providers, which are located within and outside of the United States. Your information will be automatically transferred to these databases for storage and maintenance. These databases may be located in countries where privacy rules differ and may be less stringent than those of the country in which you reside.



We may verify the information provided to the Websites through third-parties. In the course of such verification, we may receive additional Personal Information about you from such services. In particular, if you use a credit card or debit card to purchase services with us, we may use card authorization and fraud screening services to verify that your card information and address match the information you supplied to us, and that the card has not been reported as lost or stolen. The way Beam may use your credit card information is explained further, below.

We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. If you wish to change or correct your data, log in to your account (<https://app.beam.dental>), and click the Edit button.

### Your Data, Your Choice

You may view and modify your Personal Information through your account settings on your online or in-app account. We may not be able to modify or delete your information in all circumstances, as federal and state law may require that we maintain certain types of information for a set period of time. For instance, if you have a standing credit or debt on your account, or if we believe you have committed fraud or violated our Terms or Privacy Policy, we may seek to resolve the issue before deleting your information. Additionally, you may not be able to delete or modify certain information that your employer requires that we maintain.

If you wish to cancel your account and corresponding insurance plan, please email us at [support@beam.dental](mailto:support@beam.dental).

### Access Rights

Beam will comply with your requests regarding access, correction, and/or deletion of the personal data it stores in accordance with applicable law.

### Remarketing

Beam engages in remarketing on third-party sites such as Facebook and Google (together, the "Remarketing Sites"). Remarketing allows Beam to show you advertisements after you have previously visited the Websites. Upon visiting our Websites, third-party sites may use cookies, web beacons, and similar technologies to collect or receive your Non-Personal Information from the Websites and/or the App. That information is then used to provide measurement services and target ads on the Remarketing Sites.

Beam will not use your Personal Information to:

- remarket to you through the Remarketing Sites;
- associate with remarketing lists, cookies, data feeds, or other anonymous identifiers;
- use or associate targeting information, such as demographics or location, with any Contact Information collected from the ad or its landing page;



- share any Personal Information with the Remarketing Sites through Beam's remarketing tag or any product data feeds that might be associated with Beam's ads; and
- send the Remarketing Sites precise location information without obtaining your consent;

### Opt-Out

Beam may from time to time send electronic communications to you in the form of newsletters, notification of account status, and other communications, such as marketing and remarketing. We may also send email communications regarding topics such as general dental health benefits, updates to the Websites, dental health conditions, and general dental health topics. We will offer appropriate consent mechanisms within the specific email communication, such as opt-out/unsubscribe, for marketing and certain other communications, or you can contact us as described below.

At certain locations on the Websites where we request information about the user, the Websites provide users the opportunity to opt-out of receiving communications from us.

If you would like to opt out of receiving ads from the Remarketing Sites, visit <http://www.aboutads.info/choices/>.

Please be aware that opting out of marketing or other communications will not apply to certain communications such as account status, Website updates, or Website functionality communications.

### Purchasing

Personal Information is collected when it is needed to process payment and shipping for a sale of product(s). To make a purchase on or through our Website, we will ask you for:

- your credit card number;
- your billing address; and
- other card, account, and authentication information, as well as billing, shipping and contact details. We may use such information to fulfill your purchase.

You agree that Beam does not need further consent before it immediately invoices your credit card for your activities on the Website that require payment. Beam may use third-party processing companies for payment purposes, and they may collect and store only your Personal Information necessary to process payments. When you purchase any of the Beam products, you may be subject to terms and conditions of the sale, or the licenses under which you have a right to use any software embedded in the products.

### Email and Text

Beam uses a third-party vendor to help us manage some of our email and text messaging communications with you. While we do supply these vendors with email addresses or mobile



telephone numbers of those we wish them to contact, your email address or mobile telephone number is never used for any purpose other than to communicate with you on our behalf.

### Security

Beam takes reasonable steps to protect the security of your information, including using appropriate physical, technical, and administrative safeguards according to HIPAA and HITECH. The nature of the Internet, however, prevents us from guaranteeing the confidentiality of information we receive through the Websites or via email. Beam cannot fully eliminate security risks associated with Personal Information; **YOU TRANSMIT SUCH INFORMATION AT YOUR OWN RISK.**

Once we receive your transmission, we make reasonable efforts to ensure the security of our systems. We use industry standard, HIPAA compliant security measures to protect your information from unauthorized access, disclosure, alteration, or destruction. However, this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of such security measures or secure server software.

If we learn of a breach of our security system or processes, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Websites, or providing Personal Information to us through it, you agree that we can communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Websites. In the event of a breach, we may post a notice on the Websites or send you an email at the email address you provided.

You should take every internal measure at your disposal to protect Personal Information online. You can help us protect information about you by:

- using only secure web browsers;
- employing common anti-virus and anti-malware tools on your system to keep it safe; and/or
- carefully logging out after using the Websites.

**YOU MAY HAVE ADDITIONAL RIGHTS TO RECEIVE WRITTEN NOTICE OF SECURITY BREACHES UNDER APPLICABLE LAW OF YOUR JURISDICTION. BE SURE TO CHECK WITH YOUR JURISDICTION.**

### Beam App Privacy Statement

Beam has developed the App that you may download to your mobile device. When you download the App there will be an opportunity for you to provide us with, or for us to obtain, information about you such as contact information, preferences, photographs, your device camera and other identifying information. The App may also collect location information and other demographic data, as well as use cellular data.



Information obtained through the App will be used in accordance with this Privacy Policy. You can stop all collection of information by signing out of and uninstalling the App. You may use the standard uninstall processes available as part of your mobile device's operating system. You may at any time opt-out from allowing us to have access to your approximate location (GPS data) by adjusting the permissions in your mobile device or browser.

#### Contact

If you have questions or concerns relating to this Privacy Policy, contact Beam at [support@beam.dental](mailto:support@beam.dental).

#### California Residents – Your Privacy Rights

As of May 6, 2016, Beam has fewer than 20 full-time or part-time employees. We are therefore not subject to the requirements of California Civil Code 1798.83. We are happy to answer any questions you may have at [support@beam.dental](mailto:support@beam.dental).

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